

APPROVAL PAGE

Hereby the supervisor of management international program has read and testified the final research entitled:

THE CONSEQUENCE OF POST-PURCHASED PERCEIVED-VALUES ON CUSTOMER LOYALTY BY MEDIATING ROLE OF TRUST: AN EMPIRICAL STUDY ON UMROH TRAVEL AGENCIES

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Abstrak

Tujuan dari penelitian ini adalah untuk menyelidiki hubungan nilai persepsi, kepercayaan dan loyalitas pelanggan. Ada banyak penelitian tentang hubungan antara nilai persepsi dan loyalitas pelanggan pada peran mediasi kepercayaan, tetapi peneliti berfokus pada agen perjalanan Umrah. Penelitian ini menggunakan penelitian kuantitatif untuk menguji hubungan antara nilai persepsi yang dirasakan, kepercayaan, dan loyalitas pelanggan. Kuesioner dibagikan kepada 120 responden, tetapi hanya 91 responden yang dikategorikan sebagai sampel karena mereka telah melakukan Umrah dalam dua tahun terakhir. Untuk tes mediasi, peneliti menggunakan Sobel tes untuk menganalisis hubungan antar variabel. Hasil penelitian menunjukkan bahwa nilai persepsi menunjukkan pengaruh yang tidak signifikan terhadap loyalitas pelanggan. Hasilnya juga menunjukkan bahwa nilai persepsi memiliki hubungan yang signifikan dengan kepercayaan secara langsung. Selain itu, loyalitas pelanggan dan nilai persepsi memiliki pengaruh signifikan dengan memediasi kepercayaan. Penelitian ini menunjukkan bahwa nilai persepsi secara tidak langsung mempengaruhi loyalitas pelanggan dengan memediasi kepercayaan untuk sampel seseorang yang telah melakukan Umrah di area Surakarta. Akhirnya, perusahaan harus meningkatkan strategi pemasaran mereka dengan menggunakan nilai persepsi yang dirasakan untuk mendapatkan simpati pelanggan dan meningkatkan loyalitas perusahaan.

Kata Kunci: *Nilai Persepsi, Kepercayaan, Biro Umrah, Loyalitas Pelanggan.*

Abstract

The purpose of this research is to the investigate relationships perceived-values, trust and customer loyalty. There a lot of research about the relationship between perceived-values and customer loyalty on mediating role of trust, but the researcher focuses on Umrah travel agencies. This study employed a quantitative research to test the relationship between perceived-values, trust, and customer loyalty. Questioners were distributed to 120 respondents, but only 91 respondents categorized as sample because they had Umrah in the last two years. For mediating test, the researcher used Sobel test to analyze the relations among the variables. The results showed that perceived-values demonstrated insignificant effect on customer loyalty. The results also showed that perceived-values have a significant relationship with trust directly. Additionally, customer loyalty and perceived-values have significant effect by mediating trust. This study showed that on perceived-values indirectly influence customer loyalty by mediating trust for the sample someone that has done Umrah in Surakarta. Finally, companies should improve their marketing strategy by using perception of perceived-values as their strategy to get customer sympathy and to rise loyalty of company.

Keywords: *Perceived-values, Trust, Umrah travel agencies, Customer loyalty.*

1. Introduction

In recent 20 years, Umrah service package in Indonesia has been available in two types, regular Umrah package and Umrah plus package. The contrasts between these two are fundamentally in the administrations offered and the cost needed. Regular Umrah is putting forth the standard administration, for example, the hotel service given is a general convenience which usually includes of 5 females or males in one room in case if they are a couple. Meanwhile, Umrah plus provides five-star hotel, and for a couple they can stay in the same room with deluxe room services. Each year there are a few enhancements in these two bundles which centering on the travelers' fulfillment (Umar, Adiswisastra, Murwani, and Sulityani, 2014).

This phenomenon increases the Umrah cost. The cost of the Regular Umrah is viewed as exceptionally high for Indonesians considering the yearly per capita income is USD 3,515 (Worldbank, 2014). Many Indonesians need to spend money to have the capability to go to Mecca. The cost for the Regular Umrah in 2014 was between USD 1,000 to 1,500 for each individual. Umrah plus was first made accessible in 1987 (Pusponegoro, 2008) to accommodate rich people who did not have any desire to hold up to get a visa. Umrah plus packages give more deluxe and are offered by private visit specialists with the co-operation of the Indonesian government who give a level of the add up to portion of visas to them. The base cost of the Umrah plus in 2014 was around USD 2,000 for each individual relying upon the administration given (Elisiva and Sule, 2015).

Umrah plus is costly because it includes additional journeys to some nations like Turkey, Egypt, Dubai, etc. However, Umrah and Hajj travel agency business grew in recent years. Because, the Ministry of Religious Affairs Controls Indonesian Hajj and Umrah journey flights, convenience, provided food, travel papers, and different coordination's (Darmadi, 2014;

Ichwan, 2008; Umar et al., 2014). The Umrah agencies capture prospective customer's attention and loyalty with their offerings and services.

Loyalty is important for an organization and it is equally important to customers as well because customers are willing to invest their loyalty in products or services that are expected to bring greater value compared to the organization's competitors (Reichheld, 1996). When a customer has developed loyalty towards the products or services provided by a certain organization, it has directly minimized the time consumed in searching, locating and evaluating the same services provided by other competitors.

Furthermore, Harridge-March (2006) represented when customer have to make a choice among different products of a same category then trust involves. It is an essential asset of a person, product, organization, institution and skill, the buyer will go for trust worthy asset mention above. Al Hawari (2011) suggested customer trust as an important variable that enhance customer commitment, he also stated that quality of services enhances customer trust. Loyalty, for years, has an important and fundamental ingredient of marketing (Ball, Coelho & Macha's, 2003). It has been a burning subject matter in marketing, not only for commerce academics, but also for industry managers (Vieira & Damacena, 2007). Customer loyalty can be measured by behavioral and attitudinal elements or both (Day, 1969; Grisaffe, 2001; Russell-Bennett, Mccoll-Kennedy and Coote, 2007). As a result, customer loyalty can be a major source of sustained growth and profit and a strong asset to an organization (Anderson and Mittal, 2000).

Considering loyalty, the fast development of Umrah travel agencies and the importance of customer, the researcher is interested in conducting a research about post-purchase perceived values. In addition, of their purchased Umrah packages the travel organizations themselves, and other related values have never been considered as the research topic.

1.1. Background Literature

1.1.1. Relationship Marketing

The objective of relationship marketing is to strengthen long-term relationship. In addition, builds up durable economic, practical and social bonds among the parties involved (Kotler, 2012). (Gronroos, 2000) stated that is service providers should sustain the relationship attractive by applying good marketing strategies retaining group relationship with customers. The impact of post-purchased perceived value of a tourism bundle shows that the quality of connection between service provider and clients upgrades long haul an incentive for the two suppliers and clients, particularly for clients (Moliner et al, 2007).

1.1.2. Customer Loyalty

Customer loyalty is characterized as the conduct where buyers have it at the top of the priority list to repurchase or support favored items or administrations consistently (Oliver, 1999). Loyalty is imperative for an association and it is similarly vital to clients too in light of the fact that clients will put their faithfulness in items or administrations that are relied upon to convey more prominent value contrasted with the association's rivals (Reichheld, 1996). At the point when a customer has created loyalty towards the items or administrations given by a specific association, it has specifically limited the time spent in seeking, finding and assessing similar administrations gave by different contenders. Customer loyalty can be measured by behavioral and attitudinal elements or both (Day, 1969; Grisaffe, 2001; Russell-Bennett, Mccoll-Kennedy and Coote, 2007).

1.1.3. Trust

Trust is characterized here as an anticipation held by an individual or a gathering that the word, guarantee, verbal or composed explanation of another individual or gathering can be depended upon (Rotter, 1967). Furthermore, trust is important in relationship between customers and travel agencies (Gilbert & Gao, 2005). Trust is a willingness to rely on an exchange partner in whom one has confidence, (Moorman, Despande, and Zaltman, 1993). Meanwhile, according to Morgan and Hunt (1994) trust influences the way in which exchange partners perceive disagreements and arguments. When trust is present, parties will view conflict as functional. Therefore, concerned parties can discuss problems openly because they do not fear malevolent actions by their partners (Morgan and Hunt, 1994).

1.1.4. Perceived-Values

According to Zeithaml (1988), perceived value is “the consumer’s overall assessment of the utility of a product or service based on perceptions of what is received and what is given”. To be able to understand customer-perceived value to the full, the buyer’s value chain needs to be presented. Another scholar defined perceived-values as customers’ preference between items that offer more value, which is the entirety of item benefits, both unmistakable and elusive, and costs (Kotler, 2012). The definition of value results from the comparison between the benefits obtained and sacrifices made by (Zeithaml, 1988). Value is considered as a subjective and personal concept toward the products, services and relationships (Parasuraman, Zeithaml and Berry, 1985). Customer perceived value is described as the perception of quality, mindset, benefits gained and the financial value of the products

or services (Bishop, 1984; Velimirovie, Velimirovie and Stankovic, 2011). Stated that Response-pattern formulated by (Zeithaml & Bitner 2000) consists of four consumers' perspectives:

1. Value is low price
2. Value is whatever I want in a product/service
3. Value is the quality I get from the price I paid
4. Value is whatever I get from whatever I have given

Moreover, the dimensions of perceived-values are developed into six points (Moliner, Sánchez, Rodríguez & Callarisa, 2007) which consist of:

1. Functional Value of the Travel Agency (Installation)
2. Functional Value of the Contact Personnel of the Travel Agency (professionalism)
3. Functional Value of the Tourism Package purchased (Quality)
4. Functional Value of Price
5. Emotional Value
6. Social Value

H1: Perceived-values have a positive effect on customer loyalty

In the context of Umrah travel agencies.

1.1.5. Perceived-Values on Trust

With respect to the link between the perceived post-purchase value of a purchase and the customer's trust in and commitment to the supplier, Morgan and Hunt (1994) consider that the benefits of the relationship are precursors of trust. The perceived value of a purchase can be considered part of the benefits of the relationship. For this reason, it can be posited that the perceived value of a purchase is an antecedent of customer's trust in the supplier (Singh and Sirdeshmukh, 2000). Some authors posit causality in the opposite direction, i.e. the customer's trust is an antecedent of perceived post-purchase value, though this is a pre-purchase scenario, in which the customer's trust is an antecedent of the expectation of value (Sirdeshmukh et al., 2002). Trust has been conceptualized by some authors as a complex psychological state influenced by motivational and affective components (Bromiley and Cummings, 1996; Kramer et al., 1996; McAllister, 1995). This is a higher order affective process according to the classification of Berkowitz (1993), with slower processing, as against the value implied in a more cognitive evaluative process. For all these reasons of the preceding discussion and findings the hypothesis is:

H2: Perceived-values have a positive effect on trust in the context of Umrah travel agencies.

1.1.6. Trust on Customer Loyalty and Trust mediating customer loyalty

Numerous analysts found that salesman conduct likewise impact customer trust (Pappas and Flaherty, 2008; Swan, Groves and Richardson, 1999). Besides, trust advancement is more reasonable to exchange while considering the business to customer. Consumers put

stock in addition on very presumed association and, while showcasing association require more accentuation to relate hierarchical uniqueness more than the item includes (Keh and Xie, 2009). Trust additionally includes between the representatives of an association. At last, trust advancement is more appropriate to exchange while considering the business to purchaser showcase (Wirtz and Lihotzky, 2003) It is additionally discovered that the offer properties and support from staff at any powerful condition make clients reliable (Ruyter, Moorman and Lemmink, 2001). Mac (2009) recommended that the factor of mindfulness and learning with the specialist organization improve customer assumption that is fundamentally affected by affinity development. That relationship fulfillment makes customer reliable (Miyamoto and Rexha, 2004). At the point when the customer has trust on administrations and results of an organization then that thing drives it towards the loyalty (Ribbink, Liljander, and Streukens, 2004). There are a few determinants that influence customer devotion, and trust is pivotal part to determine customer loyalty. In addition, trust has more noteworthy effect over devotion as concentrated by 5, that when the level of trust is more noteworthy on the provider then unwaveringness will expand and customer need to hold with the provider by expanding the level of duty (Rauyruen and Mill operator, 2007). Essentially, Hierarchical achievement was considerably less demanding when its customer is steadfast and that dedication gives the advantage of maintenance, in type of persistent connection of the customer with the association (Kandampully and Suhartanto, 2000). For all these reasons of the preceding discussion and findings the hypothesis are:

- H3 : Trust has a positive effect on customer loyalty in the context of Umrah travel agencies.**
- H4 : Trust mediate the influence of perceived-values on customer loyalty in the context of Umrah travel agencies.**

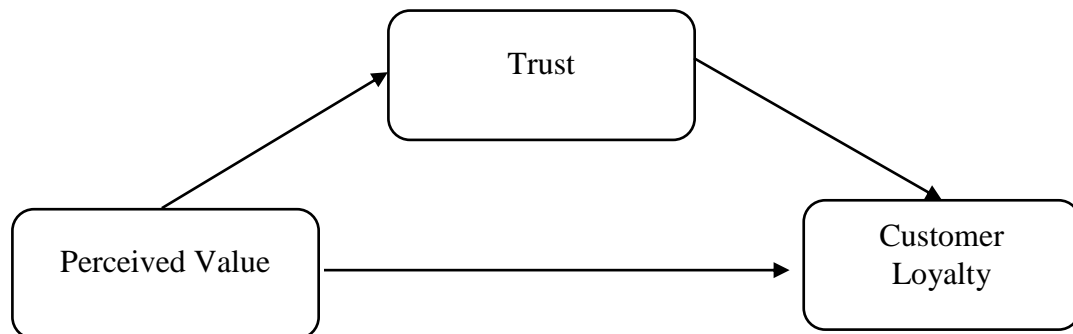


Figure 1

Theoretical Framework of Perceived value effect with Trust as Moderating Variable

2. Method

This study included in quantitative study. The type of this study is causal research, where the researcher will test a specific hypothesis and assess certain correlation. This study took place in Surakarta areas.

The population of this study was people who have done Umrah by travel agencies within the last two years, from 2016 to 2017. The number of the population is obtained from travel agencies in Surakarta.

The sample of this research were 91 respondents, and the sample consisting of 55 male (60.4%) and 36 female (39.6%). The researcher used Sapnas and Zeller (2002) to count the amount of sample needed. The sampling method that used in this research is probability sampling, where it is purposive sampling.

3. FINDING AND DATA ANALYSIS

3.1. Descriptive Analysis

This study result showed that from 91 respondents who chosen as the sample, it consists of various numbers of respondents from different travel agencies. The are several travel agencies in Surakarta areas that offering Umrah package. First is Abu Tours has 8 respondents (8.8%), second is Dewangga Lil Hajj Wal Umrah has 14 respondents (15.4%), third is Hajar Aswad has 25 respondents (27.5%), fourth is Kamila Azzahra has 2 respondents (2.2%), fifth is Madinah Iman has 17 respondents (18.7%), six is Sahabat has 12 respondents (13.2%), eleven is Shafa Tour has 6 respondents (6.6%), eighth is Suwandra Tour has 7 respondents (7.7%) Referring to the respondent's the name of travel agencies distribution above can be concluded that the respondents of this study dominated by the respondents who used Hajar Aswad with 25 respondents (25.7%).

3.2. Validity and Reliability Test

From the result of validity test for perceived-value and customer satisfaction, it could be concluded that all of the indicators loading factor overall > 0.3 and were valid (Hair et al. 1998). The results are already grouped in each component.

Reliability measurement is done by using Cronbach alpha coefficient (α). Where reliability is usually at least 0.6 (Ghozali, 2006).

Table 1
Validity and Reliability result

Construct	Croba ch's α	Measurement Items	Factor Loadi ngs
Perceived- Values	0,745	The distribution of the interior favored confidentiality and privacy	.564
		The establishment was neat and well organized	.830
		The installations were specious, modern and clean	.729

		The establishment was well located	.778
		The employees were good professionals and they	.899
		were up to date about new items and trends	
		Employees know their job well	.700
		Employees give valuable advices	.511
		Employees knows well available Umrah packages	.461
		Umrah packages are well organized	.716
		Quality of Umrah packages are maintain throughout	.902
		Compared of Umrah agencies, this agency had acceptable	.811
		quality	
		The result was expected	.909
		The Umrah packages is good purchase for the price paid	.737
		The price of the package was reasonable	.680
		The price of the package was the maintain criterion for	.565
		decision	
		The price of the package was competitive with others	.888
		I feel comfortable with the purchased package	.714
		Employees always responded well, whatever package I	.904
		chose	
		Employees gave me positive feelings	.756
		I felt relaxed in the travel agency	.883
		Employees did not haste me to decide quickly	.785
		Using the services of this Umrah travel agency has	.712
		improved the way other people perceive me	
		The agencies Umrah packages are taken by many people	.882
		that I know	
		Taking the Umrah package improved the way I am	.812
		perceived by others	
		People who take that type of Umrah packages obtain social	.462
		approval	
		This Umrah travel agency has shown at all times	.403
		that it has the capacity to fulfil its obligations	
		This Umrah has always provide me with positive response	.783
		This Umrah travel agency has always had a good	.709
		reputation	
Trust	0,892	This Umrah travel agency has always kept its promises	.785
		This Umrah travel agency has constantly been concerned	.680
		about my problems	
		I have been always been able to count on its support and	.685
		assistance	
		This Umrah travel agency has been concerned for my well-	.801

0, 05. It means the probability value $\text{sig} = 0,000$ is smaller than $\alpha = 0, 05$. Or $0,000 < 0, 05$. It can be concluded that trust has significant mediated on customer loyalty. Besides, the t value of perceived-values variable is 0,879 with the probability value $\text{sig} = 0,382$ and $\alpha = 0, 05$. It means the probability value $\text{sig} = 0,382$ is more than $\alpha = 0, 05$. Or $0,382 > 0, 05$. It can be concluded that perceived-values it's not significant influence toward customer loyalty variable.

4. Conclusion

According to the result of the study that has been discussed in the previous chapter, the researcher will convey some conclusions about this study. The conclusions of the research are:

The result of F test for model 1, is confirmed that perceived-value has a positive impact to trust of Umrah travel agencies because the significance level is below 0.05. It is similar with the t test result that showed significant.

The result of F test for model 2, is confirmed that trust has a positive impact to customer loyalty of Umrah travel agencies because the significance level is below 0.05. It is similar with the t test result showed significant.

The result of F test for model 3, is confirmed that perceived-values have a positive impact to customer loyalty of Umrah travel agencies because the significance level is below 0.05. On the other hand, the t test result showed insignificant. The result of F test for model 3, confirmed that customer trust has a positive impact to customer loyalty of Umrah travel agencies because the significance level is below 0.05. It is similar with the t test result that showed significant.

Managerial Implications, Customers' trust and customer loyalty are consequences of consumers' perceived-values with the travel agencies and products offered. This means that a travel agent must pay attention to these aspects in all transactions. Furthermore, the travel agent must aim for recognition and acceptance by its customers' social atmosphere, not only of the products

offered but also of the brand. In this sense the results seem to show two paths to follow. The first one consists in providing a homogeneous value to all the customers who come to the establishment, which does not mean a standardization, since it is necessary to have the empathy necessary to satisfy each customer. The second one consists of designing a communication policy that targets the social aspects.

Limitations and directions for future research, after all analysis done in this research, there are still some limitations from this research such as the research only focuses on perceived-values and trust to judge sense of customer loyalty to Umrah travel agencies, without taking other variables which may effect on third variables. In addition, this research does not control respondents age in the data collection so that there were possibilities that some respondents could have been younger than 15 years old or older than 60 years old.

Recommendation, the next researcher is expected to add more data collection method such as depth interview or in-depth interview to the respondent, so that the real condition can be seen clearly and support the result of the research collected by using the questionnaire. Then, need to expand sample to more general population. The role of pre-purchase expectation needs to be examined as one of the factors of satisfaction, and the moderation effect of package price on expectation needs to be studied. The effect of packages price on expectation also needs to be studied. Last, the effects of number of times a customer using the same agency and price of Umrah package needs to be studied.

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